

ABSTRACT OF THE DISCLOSURE
Technique For Electronic Funds Escrow

A system, method, and article of manufacture for making payments on a network by a payment service provider. The service provider receives information identifying both a network user and the network user's bank account, and a request to make a payment on behalf of the network user. This information is processed for verification. A unique user identifier is also generated. The information and the unique user identifier are stored together. If the information is verified, a debit is made from the network user's bank account without the network user having to provide the unique user identifier to the payment service